Certificate Number: 15317-MN-DE-030535988

Bankruptcy Case Number: 17-34021



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>February 6, 2018</u>, at <u>6:03</u> o'clock <u>PM PST</u>, <u>Andrew M Duncan</u> completed a course on personal financial management given <u>by internet</u> by <u>Access Counseling</u>, <u>Inc.</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Minnesota.

Date: February 6, 2018 By: /s/Lea Sorino

Name: Lea Sorino

Title: Counselor